

**LOCAL BANKRUPTCY FORM 9014-3
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Angela L. Cephas Debtor PNC BANK NATIONAL ASSOCIATION Movant vs. Angela L. Cephas Debtor Jeffrey Cephas Co-Debtor William C. Miller Esq. Trustee	CHAPTER 13 NO. 19-13271 ELF 11 U.S.C. Sections 362 and 1301
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**NOTICE OF MOTION, RESPONSE DEADLINE
AND HEARING DATE**

PNC BANK NATIONAL ASSOCIATION has filed a motion with the court for relief from the automatic stay of Section 362 of Title 11 of the United States Code, as amended (the Bankruptcy Code), and from the Co-Debtor stay of Section 1301 of the Bankruptcy Code.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)

1. If you do not want the court to grant the relief sought in the motion, then on or before September 7, 2020 you or your attorney must do all of the following:

- (a) file an answer explaining your position at:
United States Bankruptcy Court
Robert N.C. Nix Building
900 Market Street, Suite 400
Philadelphia, PA 19107-4299

If you mail your answer to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

- (b) mail a copy to movant's attorney:
Rebecca A. Solarz, Esquire
KML Law Group, P.C.
Suite 5000 - BNY Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above and attend the hearing, the court may enter an order granting the relief requested in the motion.

3. A hearing on the motion is scheduled to be held before the Honorable Eric L. Frank, the United States Bankruptcy Judge, in Courtroom No. 1 at the United States Bankruptcy Court, Robert N.C. Nix Building, 900 Market Street, Suite 400, Philadelphia, Pa. 19107-4299 on September 15, 2020, at 9:30 a.m. , or as soon thereafter as counsel can be heard, to consider the motion.

4. If a copy of the motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorney named in paragraph 1(b).

5. You may contact the Bankruptcy Clerk's office at 215-408-2800 to find out whether the hearing has been canceled because no one filed an answer.

/s/Rebecca A. Solarz, Esquire

Rebecca A. Solarz, Esquire

KML Law Group, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106-1532

Phone: (215) 627-1322 Fax: (215) 627-7734

Attorneys for Movant/Applicant

August 24, 2020